Amendments to the Claims

1. (previously presented) A system for processing financial transactions comprising:

a database including data concerning transaction message formats, wherein the database includes stored information concerning transformation of messages between at least one internal message format and a plurality of external message formats including at least one external message format for communicating with an Automated Teller Machine (ATM); and

a computer in operative connection with the database, wherein the computer includes a message gateway router software function (MGR), wherein the MGR is operative to determine a format of a received message, the received message having either the internal format or one of the external formats and a message direction indicator associated with the message, the message direction indicator being indicative of either an incoming message direction or an outgoing message direction, wherein when the received message is in the internal format the MGR is operative responsive to the message direction indicator being indicative of the outgoing message direction to transform the message selectively to any one of the plurality of external formats, and wherein when the received message is in one of the plurality of external formats the MGR is operative responsive to the message direction indicator being indicative of the incoming message direction to transform the message to the internal format.

2. (previously presented) The system according to claim 1 and further comprising a plurality of external devices including at least one ATM, wherein each external device is in operative connection with the computer and communicates with the computer through messages in one of the external formats, and wherein the database further includes data representative of each external device and an external format used to communicate with the device, and wherein the MGR is operative responsive to the stored data to convert a message received from the device from the external format associated with the device to the internal format, and to convert a message to the device from the internal format to the external format.

3. (original) The system according to claim 2 wherein the database includes data representative of an identity for each device, wherein the identity data is stored in correlated relation with the external format data, and wherein the MGR is operative to transform the message responsive to the identity data associated with a device sending or receiving the message.

4. (original) The system according to claim 2 wherein the database includes data representative of message types for each of the internal and external formats, and wherein the MGR is operative to transform the message responsive to the message type data associated with the message.

5. (previously presented) The system according to claim 2 wherein said database includes data representative of offset and length information for each of the internal and external formats,

and wherein the offset and length information defines a location of data representative of a message type in each of said formats, and wherein the MGR is operative to transform the message responsive to the data representative of the message type.

6. (original) The system according to claim 4 wherein the database includes data representative of a message identifier value, wherein each message identifier value is associated with one message format and one message type, and wherein the MGR is operative to transform the message responsive to the message identifier value associated with the message.

7-35. (canceled)

36. (previously presented) A system for processing financial transactions comprising:

a computer in operative connection with a database means for storing data representative of information for transforming messages between at least one internal message format and a plurality of external message formats including at least one external message format for communicating with an Automated Teller Machine (ATM), and wherein the computer is operative to set a message direction corresponding to each message processed by the computer, wherein the message direction is indicative of whether a corresponding message is in the internal message format or one of the external message formats;

a transforming means in operative connection with the computer for transforming messages between the external formats and the internal format responsive to the message direction corresponding with each respective message and the information stored in the database means;

a plurality of external devices including at least one ATM, each external device being in operative connection with the computer and operative to send and receive messages; and

processing means operating in the computer wherein the processing means is operative to send and receive messages in the internal format, and wherein the processing means is operative to communicate with the external devices by passing messages through the transforming means.

37. (original) The system according to claim 36 and further comprising a timing means for timing an elapsed time since a message was transmitted without a response, and wherein the timing means is operative to send a timing response message when the time has passed without the response being received.

38. (currently amended) A system processing transaction messages comprising:

a database including stored information concerning transformation of messages between at least one internal message format and a plurality of external message formats including at least one external message format for communicating with an Automated Teller Machine (ATM); and

a computer in operative connection with the database, wherein the computer includes at least one message transformation software component, wherein the message transformation component is operative to cause the computer to determine a format of a first message, and wherein when the first message is in an external format the message transformation component is operative to cause the computer to transform the first message responsive to the determined format to an internal format message corresponding to the first message, and wherein when the first message is in the internal message format the message transformation component is operative to cause the computer to transform the first message responsive to the determined format selectively to any one of the plurality of external formats, wherein the first message is transformed to an external format message corresponding to the first message, and wherein the first message has a message direction indicator associated therewith, and wherein the computer is operative to transform the first message between the internal message format and

an external message format responsive to the message direction indicator associated with the first message.

39. (currently amended) A method for processing transaction messages in a system including at least one computer in operative connection with a data store, comprising the steps of:

storing in a data store, data concerning at least one internal message format and a plurality of external message formats including at least one external message format for communicating with an Automated Teller Machine (ATM);

determining a format of a message with the computer responsive to the information stored in the data store; and

associating with the message a message direction indicator;

transforming the message responsive to at least one message transformation software component operating in the computer responsive to the message direction indicator, the determined format and the data in the data store, wherein when the determined format is one of the external formats the message is transformed from the one external format to the internal format, and wherein

when the determined format is the internal format the message is transformed selectively to any one of the plurality of external formats.

40-41. (canceled).

42. (currently amended) A method for processing messages generated by a plurality of devices including at least one Automated Teller Machine (ATM), each of the devices communicating messages in a different device message format, wherein the plurality of devices include a plurality of types of external devices, wherein each type of external device communicates in a corresponding external message format, the processing conducted with a computer in operative connection with a data store, comprising the steps of:

storing in the data store, data representative of each of the devices operatively connected to provide messages to the system, and storing for each of the devices, data representative of a device message format in which each device communicates at least one device message;

storing in the data store, data representative of how to produce responsive to each device message in a device message format, a corresponding message in a second message format, wherein the second message format includes an internal message format;

storing in the data store, data representative of how to process messages in the second message format;

receiving device messages with the computer from the devices including at least one ATM;

producing responsive to the device messages, corresponding messages in the second message format through operation of the computer responsive to data stored in the data store, including the computer transforming the external format messages to internal format messages; and

processing with the computer the messages in the second message format responsive to data stored in the data store.

43. (canceled)

44. (previously presented) The system according to claim 36 wherein the plurality of external devices include a plurality of financial transaction terminals, and wherein at least one of the plurality of external devices includes a financial transaction authorization system.

45. (previously presented) The system according to claim 44 wherein the computer is operative to transform messages in a plurality of external message formats communicated by the

plurality of terminals, to corresponding messages in the internal message format, and the corresponding messages in the internal message format to corresponding messages in an external message format communicated by the financial transaction authorization system.

46. (previously presented) The system according to claim 36 wherein the plurality of external devices include a plurality of financial transaction terminals and a plurality of financial transaction authorization systems.

47. (previously presented) The system according to claim 46 wherein the computer is operative to transform messages in a plurality of external message formats communicated by the plurality of terminals to corresponding messages in the internal message format, and the corresponding messages in the internal format to a plurality of external message formats communicated by the plurality of financial transaction authorization systems.

48. (canceled)

49. (previously presented) The method according to claim 39 wherein the storing step further comprises storing in the data store, data concerning a plurality of external devices, and for each external device, data corresponding to a system address and an external message format used in communicating with the device.

50. (previously presented) The method according to claim 49 wherein in the storing step the plurality of external devices include a plurality of financial transaction terminals and at least one financial transaction authorization system.

51. (previously presented) The method according to claim 50 wherein in the storing step the plurality of external devices include a plurality of financial transaction authorization systems.

52. (previously presented) The method according to claim 51 wherein the plurality of financial transaction authorization systems communicate messages in a plurality of external message formats, wherein the storing step includes storing in the data store, data corresponding to the external message formats used in communicating with each of the financial transaction authorization systems.

53. (previously presented) The method according to claim 49 wherein in the determining step, the message is an external format message from an external device, and wherein the format is determined responsive to a system address corresponding to the external device that is stored in the data store.

54. (previously presented) The method according to claim 49 wherein in the determining step the message is determined to be an internal format message, and wherein in the transforming step the message is transformed to an external message format responsive to a system address corresponding in the data store to an external device to which the message is being directed.

55. (canceled)

56. (previously presented) Computer readable media bearing instructions which are operative to cause a computer to carry out the method steps recited in claim 39.

57. (currently amended) A system comprising:

a plurality of first external devices, including at least one Automated Teller Machine (ATM), the plurality of first external devices communicating first messages in a plurality of first message formats;

at least one second external device, the at least one second external device communicating second messages in at least one second message format;

at least one computer in operative connection with the plurality of first external devices and the at least one second external device;

wherein the at least one computer is in operative connection with data in at least one data store usable by the at least one computer to convert messages in each of the plurality of first message formats and the second message format to an internal message format, wherein the computer is operative to communicate messages between the plurality of first external devices and the at least one second external

device by transforming messages in the plurality of first message formats and second message ~~formats~~ format to the internal message format, wherein the at least one computer is operative to cause to be associated with each message, a message direction indicator, and wherein the at least one computer is operative responsive to a message direction indicator associated with a message, to cause the message to be converted between the internal message format and one of (i) the first message formats and (ii) the second message format.

58. (previously presented) The system according to claim 57 wherein the plurality of first external devices include a plurality of financial transaction terminals.

59. (previously presented) The system according to claim 58 wherein the at least one second external device includes a financial transaction authorization system.

60. (canceled)

61. (previously presented) The method according to claim 57 wherein the at least one data store includes system address data including a system address for each of the plurality of first external devices and the at least one second external device, and wherein the at least one computer is operative to convert each message which is in either the first or the second message formats to a corresponding message in the internal message format responsive to a system address associated with a first or second external device which generated the particular message.

62. (previously presented) The system according to claim 57 wherein the at least one data store includes system address data including a system address for each of the plurality of first external devices and the at least one second external device, and wherein the at least one computer is operative to convert each message which is in the internal message format to a corresponding message in either the first or the second message format responsive to a system address associated with a first or a second external device to which the particular message is being directed by the computer.

63. (currently amended) A method comprising:

(a) storing in at least one data store, data usable by a computer to accomplish conversion of messages in a plurality of first external message formats in which a plurality of first terminals adapated to carry out financial transactions ~~external devices~~ including at least one Automated Teller Machine (ATM) communicate, and at least one second external format in which at least one ~~second external device~~ financial transaction authorization system communicates, to corresponding messages in an internal message format;

(b) operating at least one computer responsive to the data stored in the data store to communicate messages between the plurality of first ~~external devices~~ terminals and the at least one ~~second external device~~ financial

transaction authorization system, wherein the at least one computer is operative to associate with each of a plurality of incoming messages to the at least one computer generated by the plurality of first terminals and the at least one transaction authorization system, a message direction indicator.

64-65. (canceled)

66. (currently amended) The method according to claim ~~65~~ 63 wherein in step (b) the computer is operative to convert each incoming message to a corresponding internal message responsive to the message direction indicator associated with the particular incoming message.

67. (previously presented) The method according to claim 64 wherein step (a) includes storing for each of the plurality of terminals and for the at least one authorization system, data corresponding to an external message format and a system address, and wherein in step (b) the computer is operative to convert each of a plurality of incoming messages generated by the terminals and the at least one authorization system, to a corresponding internal message responsive to the system address data corresponding to the terminal or authorization system generating the particular incoming message.

68. (previously presented) The method according to claim 66 wherein step (a) includes storing for each of the plurality of terminals and for the at least one authorization system, data corresponding to an external message format and a system address, and wherein in step (b) the

computer is operative to convert each incoming message responsive to both the message direction indicator associated with the particular incoming message and the corresponding system address data corresponding to the particular terminal or authorization system generating the message.

69. (currently amended) In a system including:

a plurality of authorization systems communicating through authorization system messages in a plurality of authorization system message formats;

a plurality of terminal devices including at least one Automated Teller Machine (ATM), communicating terminal messages in a plurality of terminal message formats;

at least one computer in operative connection with the plurality of authorization systems and the plurality of terminal devices;

at least one data store in operative connection with the at least one computer, the data store including data usable to transform the plurality of authorization message formats and the plurality of terminal message formats;

computer software adapted to operate in the at least one computer comprising:

at least one software component operative responsive to the data stored in the data store to cause the at least one computer to transform at least a portion of terminal messages in the plurality of terminal message formats to corresponding messages in an internal message format, wherein the plurality of terminal messages generated by the plurality of terminal devices each have associated therewith through operation of the computer software an incoming message direction indicator, and wherein the at least one software component is operative to cause at least the portion of each of the plurality of terminal messages generated by the terminal devices to be transformed to a corresponding message in the internal message format responsive to the incoming message direction indicator associated with the respective message.

70. (previously presented) The system according to claim 69 wherein the computer software further includes at least one software component operative responsive to the data stored in the data store, to cause the at least one computer to transform at least a portion of authorization system messages in the plurality of authorization system message formats to corresponding messages in the internal message format.

71. (canceled)

72. (currently amended) The system according to claim ~~71~~ 69 wherein the at least one software component is operative to cause the computer to include the incoming message direction indicator in each of the plurality of terminal messages portions to be transformed.

73. (previously presented) A system according to claim 69 wherein a plurality of messages in the internal message format directed to the plurality of terminal devices have associated therewith by the software an outgoing message direction indicator, and wherein the at least one software component is operative to cause the plurality of internal format messages directed to the terminal devices to be converted to the plurality of terminal message formats responsive to the associated outgoing direction indicator.

74-76. (canceled)

77. (previously presented) A system for processing financial transactions comprising:

at least one database including data concerning transaction message formats, wherein the at least one database includes stored transformation information concerning transformation of messages from at lest one internal message format to a plurality of external message formats including at least one external message format for communicating with an Automated Teller Machine (ATM), and from the plurality of external message formats to the at least one internal message format; and

a computer in operative connection with the database, wherein the computer includes at least one software function operative responsive to the transaction message format data to determine a format of a received message, the received message having either an internal message format or one of the external message formats and a message direction indicator associated with the received message, the message direction indicator being indicative of either an incoming message direction or an outgoing message direction, and wherein when the received message is in the internal message format the at least one software function is operative responsive to the stored transformation information and the message direction indicator being indicative of the outgoing message direction, to transform the received message selectively to any one of the plurality of external message formats, and wherein when the received message is in one of the plurality of external message formats the at least one software function is operative responsive to the stored transformation information and the message direction indicator being indicative of the incoming message direction, to transform the received message to an internal message format.